The Triangle Homeowner’s Year-End Checklist

What to check, what to save, and what to put on your calendar for 2027.



COMPASS

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Check your property taxes

Find your bill by county

Start with the county shown on your tax bill. Search by address, owner name, or parcel ID using the options available in that county’s portal. Save a copy of the bill and the paid receipt or payment record.

If you escrow

Check the county’s payment status and your mortgage servicer’s transaction history. Look for the actual payment to the county. If the county still shows a balance near the deadline, contact the servicer and county before making a separate payment.

If you pay directly

Confirm the balance and the county’s payment instructions. Wake County’s 2026 real estate taxes become delinquent after January 5, 2027. Check your own county’s instructions, especially if paying by mail.

If you bought or sold this year

Save your closing disclosure or settlement statement. Find the line for property tax prorations and keep it with the county record so your tax preparer can see how the taxes were allocated.

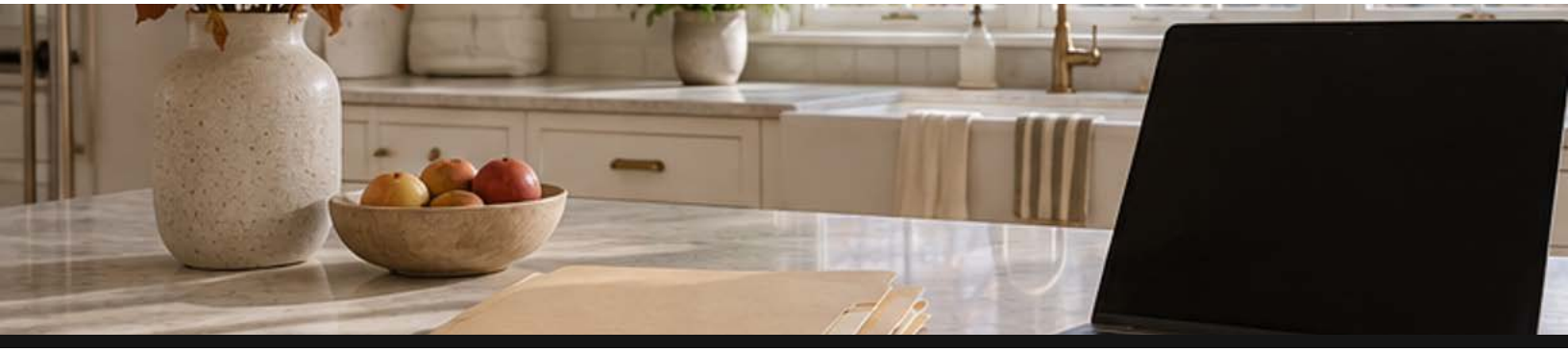
COUNTY LOOKUP LINKS

Wake County tax bill lookup

Durham County property tax portal

Chatham County property tax inquiry

Orange County tax bill and payment options



Gather your home records

Make one folder for tax season

Save the paid property tax record and closing paperwork if you bought, sold, or refinanced. If you escrow, keep the statement or transaction history showing what was actually paid to the county.

Keep major project records together

For a new roof, added bathroom, or finished space, save the signed contract, itemized invoices, proof of payment, warranties, and any applicable permits and final inspection records. Name the folder with the year and project so it’s easy to find later.

Keep a long-term copy

Major improvements can affect your home’s tax basis, which may matter when you sell. Store those receipts with your purchase records. Keep separate folders for routine repairs and major improvements so you can discuss any uncertain items with your tax preparer.

When January documents arrive

Add Form 1098 if your lender issues one. If you refinanced or changed servicers, check each lender or servicer portal for available forms. If you itemize, the relevant escrow figure for property taxes is the amount actually paid to the taxing authority during the year.



Review insurance and escrow

Save your policy declarations

Check your coverage limits, deductibles, and renewal date. If you added finished space or completed a major renovation, ask your agent whether your coverage should be updated. Ask how your policy values the home and your belongings after a covered loss.

Walk through with your phone

Photograph or record each room, then capture model and serial numbers for major items where available. Add receipts for recent purchases and keep a secure copy you can access away from home.

Open your latest escrow analysis

Compare the projected tax and insurance payments with the prior year’s amounts. Look for a shortage or surplus and note any new monthly payment or effective date. If you pay taxes and insurance directly, calendar their payment dates instead.



Put the important dates on your calendar

Insurance and HOA

Add your policy renewal date and any HOA dues or known assessments. Use your HOA’s current budget, meeting notices, or statements to confirm amounts and dates.

Property tax relief

If you may qualify for North Carolina property tax relief, contact your county about eligibility and application requirements. Wake County lists June 1 as the regular application deadline. Ask the county whether your particular program requires renewal.

One project worth planning now

Pick a major expense you expect in the next year. Write down what you know, gather estimates if needed, and decide when to set aside money or schedule the work.

Keep local links handy

Use the county portal for your bill or receipt, then save the link next to your records. The next page has a printable checklist, and the final page has official resources.



PRINT THIS PAGE

Your year-end checklist

Before year-end

- [ ] Confirm the county tax bill’s balance and save proof of payment.
- [ ] Save closing paperwork if you bought, sold, or refinanced.
- [ ] File major project receipts, warranties, and permit records.
- [ ] Review insurance coverage and update your home inventory.

When tax documents arrive

- [ ] Download Form 1098 if issued.
- [ ] Save the record of what was actually paid to the county.

For 2027

- [ ] Check your escrow analysis for payment changes.
- [ ] Calendar insurance renewal, HOA dues, and tax relief reminders.
- [ ] Set a date and budget for one major home expense.

Where I saved my home and tax records

First follow-up and date

Find your records and answers

LOOK UP YOUR BILL

Wake County tax bill lookup

Durham County property tax portal

Chatham County property tax inquiry

Orange County tax bill and payment options

DEADLINES & RELIEF

Wake County tax bills and due dates

Wake County property tax relief

TAX & MORTGAGE RECORDS

IRS Publication 530 • Tax Information for Homeowners

IRS Publication 523 • Selling Your Home

CFPB • Annual escrow statements (question 7)

INSURANCE & INVENTORY

NC Department of Insurance • Homeowners coverage

NAIC • Home inventory

For questions about deductions or your specific filing situation, share your records with your tax preparer.